

# EXHIBIT AR

MEMORANDUM

4/26/99

August 18, 1999

To: Linda Schoenheimer  
From: Carol & David Kamenstein

Dear Linda,

Please accept this letter as authorization by us, as trustees for the Sloan Kamenstein Trust and the Tracy Kamenstein Trust to split the existing account (#295) into two accounts of equal value at your earliest convenience but before September 30.

Thank you for all your assistance with this matter.

*Carol Kamenstein*  
Carol Kamenstein  
Trustee, Sloan George Kamenstein

*David Kamenstein*  
David Kamenstein  
Trustee, Tracy D. Kamenstein

8/21 - 9/3  
8/25 - 30  
8/22